

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: August C. Signorini, Jr., and)
Beth A. Signorini) Case No. 19-21899 CMB
)
) Chapter 13
)
Debtor(s).)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

a motion to dismiss case or certificate of default requesting dismissal

a plan modification sought by: August C., Jr. and Beth A. Signorini

a motion to lift stay
as to creditor

Other: The plan is being modified to incorporate the purchase of a replacement vehicle per terms of the Consent Order issued at DN 104 and reflected in the Report of Financing filed at DN 111, along with additional attorney fees to date along with anticipated fees to complete the debtor's plan

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Chapter 13 Plan dated
 Amended Chapter 13 Plan dated December 18, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Debtor(s) Plan payments shall be changed from \$ 2,660.00 to \$ 3,275.00 per Month, effective November 2022; and/or the Plan term shall be changed from months to months.

In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

Debtor(s) shall file and serve _____ on or before _____.

If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

Other: This Order is required by Consent Order DN 104 to increase the monthly plan payment to accommodate the purchase of a 2020 Jeep Compass through Westlake Financial Services – Account #8884 to be paid as a Long-Term Continuing Debt in the amount of \$494.14 per month beginning December 2022. The modification also anticipates attorney fees to be revised to \$1,000 retainer with additional fees in the amount of \$11,000 for a total of \$12,000 in fees. Additional attorney fees will only be awarded by approval of court by the Fee Application Process. The parties agree that the distribution to unsecured creditors shall remain at 100%.

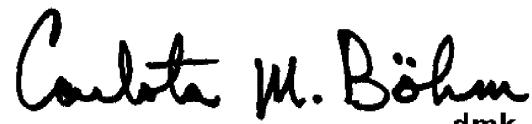
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 3rd day of November, 2022

Dated: November 3, 2022



United States Bankruptcy Judge
dmk

Stipulated by:

/s/ Scott R. Lowden
Scott R. Lowden - Counsel to Debtor
PA ID 72116
Rice & Associates Law Firm
15 W. Beau Street
Washington, PA 15301
lowdenscott@gmail.com
(412) 374-7161

Stipulated by:

/s/ James Warmbrodt
James Warmbrodt, Esq.
Counsel to Chapter 13 Trustee

Stipulated by:

cc: All Parties in Interest to be served by Clerk

In re:
August C. Signorini, Jr.
Beth A. Signorini
Debtors

Case No. 19-21899-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 03, 2022

User: auto
Form ID: pdf900

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ August C. Signorini, Jr., Beth A. Signorini, 360 980 Road, McDonald, PA 15057-2896
15049257	+ St. Clair Hospital, P.O. Box 791486, Baltimore, MD 21279-1486
15049261	+ US Bank National Association, c/o Christopher DeNardo, Esq., 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15491189	+ loanDepot.com, LLC, PO BOX 250009, Plano, TX 75025-0009

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 04 2022 00:01:52	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2022 00:01:53	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscidi@recoverycorp.com	Nov 04 2022 00:01:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bnc-quantum@quantum3group.com	Nov 03 2022 23:46:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15088993	Email/Text: ally@ebn.phinsolutions.com	Nov 03 2022 23:46:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15049242	+ Email/Text: ally@ebn.phinsolutions.com	Nov 03 2022 23:46:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15070680	Email/PDF: bncnotices@becket-lee.com	Nov 04 2022 00:02:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15049243	+ Email/PDF: bncnotices@becket-lee.com	Nov 04 2022 00:02:24	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15087122	Email/Text: BKPT@cfna.com	Nov 03 2022 23:46:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15049244	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 04 2022 00:02:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15081190	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 04 2022 00:01:52	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15089363	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 04 2022 00:01:54	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15049246	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 04 2022 00:02:24	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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User: auto

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15049247	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 03 2022 23:46:00	Comenity Bank/Full Beauty, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15049248	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 03 2022 23:46:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15049249	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 03 2022 23:46:00	Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15049250	+ Email/Text: BKPT@cfna.com	Nov 03 2022 23:46:00	Credit First National / Firestone, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15049251	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 04 2022 00:01:52	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15049252	Email/Text: bnc-bluestem@quantum3group.com	Nov 03 2022 23:46:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15049245	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 04 2022 00:01:52	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15064591	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 03 2022 23:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15072833	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2022 00:02:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15049253	+ Email/Text: bknotification@loandepot.com	Nov 03 2022 23:46:00	Loandepo.co, Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
15187426	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2022 00:01:53	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15088992	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2022 00:01:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15049254	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2022 00:01:52	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
15121355	Email/Text: bnc-quantum@quantum3group.com	Nov 03 2022 23:46:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15084161	Email/Text: bnc-quantum@quantum3group.com	Nov 03 2022 23:46:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15084163	Email/Text: bnc-quantum@quantum3group.com	Nov 03 2022 23:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15049255	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 03 2022 23:46:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15049256	+ Email/Text: PFS.Analyst@stclair.org	Nov 03 2022 23:46:00	St. Clair Hospital, P.O. Box 640831, Pittsburgh, PA 15264-0831
15086465	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2022 00:02:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15049695	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2022 00:02:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15049258	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2022 00:01:52	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15049259	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2022 00:02:08	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15049260	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2022 00:02:08	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15049262	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 03 2022 23:46:00	US BankCorp, Attn: Bankruptcy, Po Box 5229,

District/off: 0315-2

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15081059	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 03 2022 23:46:00	Cincinnati, OH 45201-5229
15084271	Email/PDF: ebn_ais@aisinfo.com	Nov 04 2022 00:01:53	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15049263	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 04 2022 00:02:08	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15081704	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 04 2022 00:02:08	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15049264	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 03 2022 23:46:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15058973	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 03 2022 23:46:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15528637	Email/Text: bankruptcynotice@westlakefinancial.com	Nov 03 2022 23:46:00	Westlake Financial Services, P.O. Box 997592, Sacramento, CA 95899-7592
15049265	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 04 2022 00:02:08	World's Foremost Bank / Cabellas, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
15089160	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 03 2022 23:46:00	loanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANDEPOT.COM, LLC
15187427	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor LOANDEPOT.COM LLC bnicholas@kmlawgroup.com
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District/off: 0315-2

User: auto

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David A. Rice

on behalf of Debtor August C. Signorini Jr. ricelaw1@verizon.net, lowdenscott@gmail.com

David A. Rice

on behalf of Joint Debtor Beth A. Signorini ricelaw1@verizon.net lowdenscott@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmevf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Joint Debtor Beth A. Signorini niclowlg1@comcast.net

Scott R. Lowden

on behalf of Debtor August C. Signorini Jr. niclowlg1@comcast.net

TOTAL: 7